

# Quarterly Report



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2nd. Quarter 2003, Report No. 36

April—June 2003

## California Partnership for Long-Term Care

[www.dhs.ca.gov/cpltc](http://www.dhs.ca.gov/cpltc)

### Participating Insurers

- Bankers Life and Casualty Company
- California Public Employees' Retirement System (PERS)
- GE Capital Assurance (formerly AMEX)
- John Hancock
- New York Life Insurance Company

### This Quarter

### To Date

### Applications Received:

5,546

67,500

### Applications Denied:

705

11,897

### Applications Pending & Withdrawn:

0

0

### Policies Purchased:

4,841

55,603

### Policies Dropped (voluntarily & for un- known reasons):

337

4,884

### Policies Not Taken Up: (dropped within 30 days of purchase)

291

2,523

### Total Policies In Force (Active):

4,213

48,160

### Number of Policyhold- ers Who Received Ser- vice Payments:

192

557

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### I. Quarterly and Cumulative Statistics

<u>Telephone Calls:</u>	<u>This Quarter</u>	<u>Cumulative</u>
Number of Con- sumers Who Called Toll-Free	182	24,999 (CARE445)

## I. Quarterly and Cumulative Statistics

<u>Age:</u>	<u>This Quarter</u>	<u>Cumulative</u>
Median	58	62
Target Age (55-74)	2,865 (68%)	34,593 (72%)
Other Ages	1,348 (32%)	13,567 (28%)

### Gender:

Male	1,727 (41%)	19,573 (41%)
Female	2,486 (59%)	28,587 (59%)

### Marital Status:

Married	2,907 (69%)	32,948 (68%)
Not Married	1,222 (29%)	14,953 (31%)
Unknown	84 ( 2%)	259 (<1%)

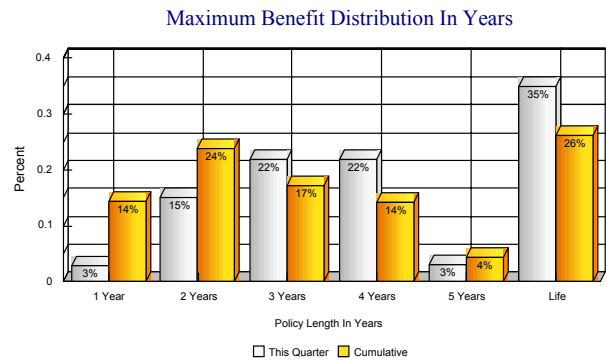
### Policy Type:

Comprehensive	4,171 (99%)	45,001 (93%)
Nursing Home	42 ( 1%)	3,159 ( 7%)

### Purchase Type:

First Time Purchase	4,087 (97%)	45,149 (94%)
Upgrade	42 ( 1%)	802 ( 2%)
Replacement	84 ( 2%)	2,201 ( 4%)
Reinstatement	0 ( 0%)	8 (<1%)
Totals for each category above	4,213 (100%)	48,160 (100%)

## II. Maximum Benefit Amounts Distribution



### Maximum Benefit (In years):

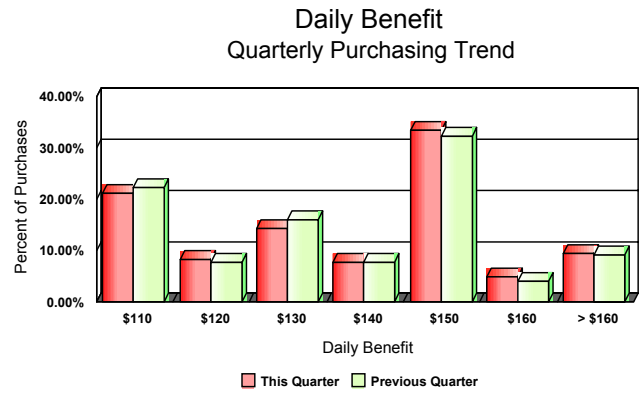
	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	Life	All
This Qtrr. # Policies	126	632	927	926	127	1,475	4,213
This Qtrr. %	3%	15%	22%	22%	3%	35%	100%
Cumulative # Policies	6,951	11,435	8,278	6,812	2,110	12,574	48,160
Cumulative %	14%	24%	17%	14%	4%	26%	100%

### Characteristics By Maximum Benefit In Years (This Quarter)

<u>Characteristic:</u>	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	Life	All
Married	44%	64%	67%	76%	62%	70%	69%
Female	58%	57%	56%	58%	66%	61%	59%
Avg. Age	65	62	62	61	55	55	59
Target Ages	60%	81%	78%	78%	65%	50%	68%
New Purchase	95%	96%	97%	97%	100%	97%	97%
Comprehensive Policy	92%	98%	99%	100%	99%	99%	99%

### III. Daily Benefit Distribution

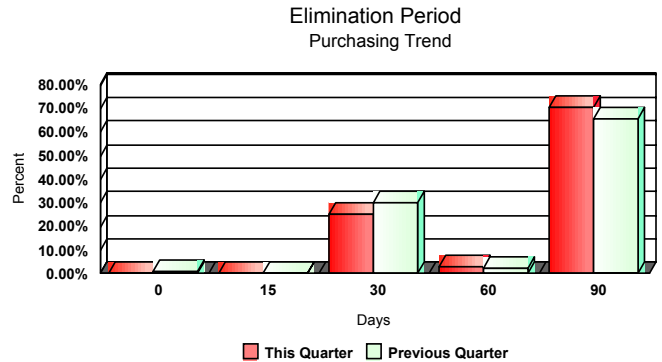
Daily Benefit	This Quarter	Previous Quarter
\$110	901 ( 21.39%)	( 22.37%)
\$120	349 ( 8.29%)	( 7.83%)
\$130	603 (14.32%)	(16.25%)
\$140	333 ( 7.91%)	( 7.74%)
\$150	1,415 (33.57%)	(32.32%)
\$160	210 ( 4.99%)	( 4.10%)
More than \$160	402 ( 9.53%)	( 9.39%)



## IV. Elimination Period Distribution

(at time of purchase)

Days	This Quarter	Previous Quarter
0	0.57%	1.34%
15	0.19%	0.47%
30	25.09%	30.02%
60	3.39%	2.18%
90	70.76%	66.00%



## V. Age of Policyholders

(at time of purchase)

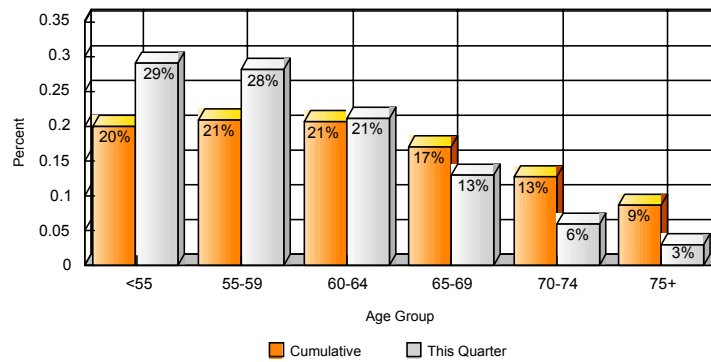
### Age Group:

	<55	55-59	60-64	65-69	70-74	75+	Total
<b>This Qtrtr. # Policies</b>	1,221	1,180	885	548	253	126	4,213
<b>This Qtrtr. %</b>	29%	28%	21%	13%	6%	3%	100%
<b>Cumulative # Policies</b>	9,579	10,094	9,933	8,233	6,101	4,220	48,160
<b>Cumulative %</b>	20%	21%	20%	17%	13%	9%	100%

NOTE: At times, the plotted percentages may not appear to agree with the table above due to rounding.

### Policyholders Age Distribution

By Age Group

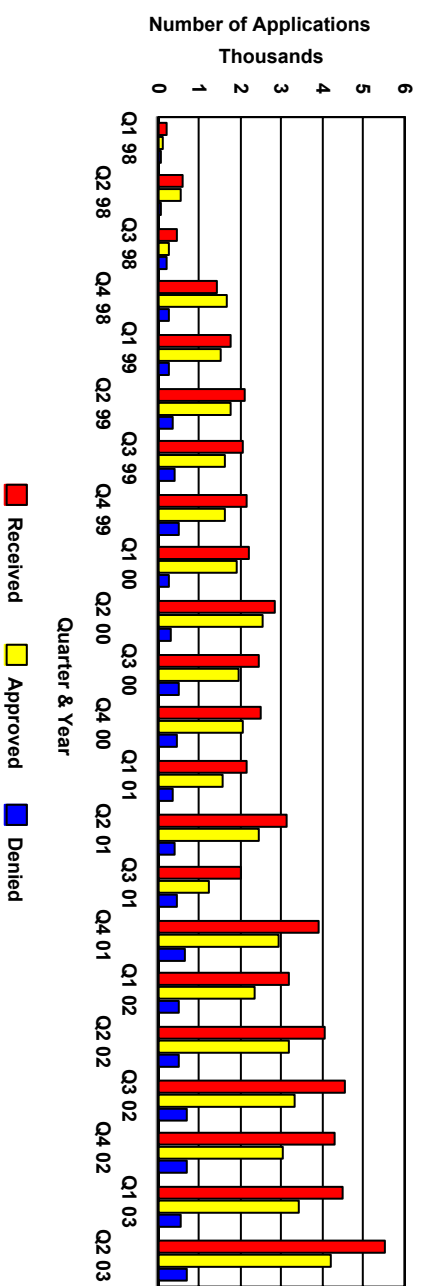


## VI. Trends

				1998				1999				2000				2001				2002				2003		
Quarter	1994	1995	1996	1997	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2				
Received	402	2,979	4,598	2,182	191	600	477	1,440	1,779	2,107	2,073	2,151	2,205	2,841	2,473	2,528	2,179	3,141	2,035	3,907	3,218	4,063	4,548	4,317	4,498	5,546
Approved	237	2,123	3,095	1,366	115	537	262	1,692	1,520	1,763	1,655	1,654	1,908	2,547	1,978	2,087	1,561	2,452	1,224	2,942	2,351	3,174	3,330	3,066	3,461	4,213
Denied	60	713	1,039	809	84	63	215	269	259	344	418	497	287	294	495	441	387	437	473	645	529	497	693	686	558	705

NOTE: A correction has been made in the Received and Approved rows of this table for the quarters 1 through 3 of the year 2001. During the 4th. quarter of 2001, we switched from a Cumulative data presentation to a Quarterly data presentation. It was during this conversion that the wrong figures were entered onto this table. The errors affected this table and resulting graph ONLY.

## Trend In Applications Received, Approved, Denied By Quarter



Redesigned policies available as of the 4th. quarter of 1998

## VII. Policyholders and Asset Protection Earned

	<u>This Quarter</u>	<u>Cumulative*</u>
Number of policyholders to date, who have qualified to receive benefit payments	28	735
Total asset protection earned by all policyholders who received benefits	\$1,119,225	\$12,674,083
Number of policyholders currently in benefit/payments made	192	N/A
Number of Policyholders that have exhausted benefits	1	54
Total asset protection earned to date by policyholders that have exhausted benefits	\$47,516	\$2,735,237
Number of policyholders that died while in benefit	11	208
Total remaining asset protection that will NOT be accessed due to policyholders demise while in benefit.	\$645,979	\$9,728,850
Number of policyholders who have exhausted their policy benefits and accessed Medicaid as of 6/30/2003	1	19
Asset protection earned by policyholders who have exhausted their policy benefits and accessed Medicaid as of 6/30/2003	N/A	\$996,668

\*NOTE: Data is audited on an ongoing basis. For this reason, some cumulative figures may show adjustments made during the current quarter , that on the surface may not appear to consolidate with the previous quarter cumulative figures.

## VIII. Service Utilization

<b>Type of Service (Other Than Care Management)</b>	<b>This Quarter, % of All Services Rendered to Policyholders In- Benefit (192) by Type of Service</b>	<b>Cumulative % of All Services Ren- dered to All Policyholders (735) by Type of Service</b>
Skilled Nursing Facility	8%	10%
Assisted Living Facility/RCF	26%	23%
Other Alternative Housing	3%	2%
Home Health Aide Services	14%	14%
Attendant Care	8%	15%
Personal Care	20%	19%
Chore Services	4%	1%
Care Planning (benefit cost)	4%	<1%
Coordination (benefit cost)	3%	<1%

NOTE: services amounting to less than 1% usage during the quarter are excluded. Therefore, the percentages total may not equal 100%.

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<b>Type of Care Management Service (Administrative Costs)</b>	<b>This Quarter, % of All Services Rendered to Policyholders In- Benefit (192) by Type of Service</b>	<b>Cumulative % of All Services Ren- dered to All Policyholders (735) by Type of Service</b>
Assessment & Care Planning	9%	7%
Assessment Only	7%	10%
Care Planning Only	6%	9%
Coordination	1%	4%
Monitoring Only	55%	53%
Reassessment Only	21%	16%

NOTE: Care Management Services (reported as administrative costs) amounting to less than 1% are excluded. Therefore, the percentages total may not equal 100%.

# The California Partnership for Long-Term Care 2nd. Quarter of 2003 Quarterly Report

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